

I had an enjoyable time Monday facing IBM's Watson Computer System in a [simulated Jeopardy exhibition](#)

. But the match wasn't just a battle of networks versus neurons. To me and my colleagues, this was an

[important opportunity](#)

to raise awareness of serious issues concerning U.S. global competitiveness, the positive impact of technology on society, and the need for greater investments in math and science education.

Watson represents a major step forward for computer science. With its combination of sheer data processing power, natural language recognition and machine learning, the system demonstrates that technology has the potential to help humans improve the performance of many endeavors – everything from medicine to education to traffic safety to environmental protection. There is no limit, save for our imagination, to the impact on our society of innovations like Watson.

As we continue to debate our budget, I will fight for research and development that creates jobs and fosters economic growth while opposing cuts to science programs that would make it more difficult for Americans to produce innovations like Watson in the future.

Protecting Credit Card Holders

In 2009, I helped pass the [Credit CARD Act](#), which had the goal of stopping many unfair procedures and practices of the credit card industry. The law provides protection for consumers who are charged with excessive credit card fees, high interest rates, and incomprehensible agreements that companies can revise at will.

Now, one year after a majority of the changes went into effect, [two studies](#) – from the Consumer Financial Protection Bureau and the Office of Comptroller of the Currency – have concluded that the law has had a positive impact. The surveys find a sharp decline in instances of interest rate hikes on existing balances and a significant decrease in the amount of late fees. In addition, the nine largest credit card issuers have cut in half the amount of money charged to cardholders and have nearly eliminated over-the-limit fees.

While these are encouraging findings, the reports note that there is more work to do on behalf of consumers, including improving the clarity of statements, terms, and conditions. [The Consumer Financial Protection Bureau](#) (CFPB), created by last summer's Wall Street reform package, officially will assume responsibility as the nation's sole financial watchdog this summer and will help hold credit card companies accountable. That is why I have [worked to ensure](#) that the CFPB has the resources and independence it needs to protect consumers.

Getting Help with Your Tax Returns

As the April 15 filing deadline approaches, I want you to know about the IRS Taxpayer Assistance Centers, which provide personal, face-to-face tax assistance. There are centers throughout Central New Jersey, and you can use the [office locator](#) to find the center closest to you. In addition to their regular weekday hours, the [Taxpayer Assistance Centers](#) in Trenton (One State Street Square, 50 West State Street) and Edison (100 Dey Place) will be open on Saturday, March 26 from 9 a.m. to 2 p.m.